

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF MICHIGAN  
NORTHERN DIVISION

CAITLIN TROTTIER,

Plaintiff,

Case No. 2:24-cv-113

v.

HON. JANE M. BECKERING

FIRST BANK OF UPPER MICHIGAN,

Defendant.

**ORDER**

This is a civil action filed by a pro se litigant. The matter was referred to the Magistrate Judge, who issued a Report and Recommendation (ECF No. 6) on September 10, 2024, recommending that this Court decline to exercise supplemental jurisdiction over the state-law claims, dismiss without prejudice the state-law claims, dismiss Caitlin Trottier as a Plaintiff, and order that Michelle Trottier's Truth and Lending Act claim be dismissed within 30 days unless she signs her complaint or retains an attorney who files an amended complaint on her behalf stating a claim for relief under the Truth and Lending Act. The Report and Recommendation was duly served on Caitlin Trottier and Michelle Trottier.<sup>1</sup> No objections have been filed. *See* 28 U.S.C. § 636(b)(1).

On October 3, 2024, the Court issued an Order (ECF No. 7) requiring Michelle Trottier to, not later than November 4, 2024, sign the Complaint or retain an attorney to file an amended complaint on her behalf stating a claim for relief under the Truth and Lending Act. The Order

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<sup>1</sup> No appearance on behalf of Defendant First Bank of Upper Michigan has been filed to date. As a result, service was limited to Caitlin Trottier and Michelle Trottier.

placed Michelle Trottier on notice that any Truth and Lending Act claim will be dismissed without prejudice if she failed to comply with the above directive. The October 3, 2024 Order was duly served on Caitlin Trottier and Michelle Trottier. Michelle Trottier has failed to comply with the Order. Accordingly:

**IT IS HEREBY ORDERED** that the Report and Recommendation (ECF No. 6) is APPROVED and ADOPTED as the Opinion of the Court.

**IT IS FURTHER ORDERED** that the Court declines to exercise supplemental jurisdiction over the state-law claims. The state-law claims are DISMISSED without prejudice.

**IT IS FURTHER ORDERED** that Caitlin Trottier is DISMISSED as a Plaintiff.

**IT IS FURTHER ORDERED** that any Truth and Lending Act claim is DISMISSED without prejudice.

A Judgment will be entered consistent with this Order.

Dated: November 12, 2024

/s/ Jane M. Beckering  
JANE M. BECKERING  
United States District Judge